

Information to identify the case:

Debtor 1	Steven G. Skeriotis	Social Security number or ITIN	xxx-xx-5360
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24051-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven G. Skeriotis

2/8/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven G. Skeriotis
Debtor

Case No. 17-24051-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db	+ Steven G. Skeriotis, 4406 South Beverly Drive, Aliquippa, PA 15001-4649
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
cr	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	+ MCLP Asset Company, Inc., Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
14707225	+ Alliance Laundry Systems LLC, c/o Kohner, Mann & Kailas, S.C., 4650 North Port Washington Road, Milwaukee, WI 53212-1077
14707226	Beaver Co Drs, Court House Annex Third, Beaver, PA 15009
14707227	+ Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
14707230	Dorothy Michalek, 2058 Broadhead Road, Aliquippa, PA 15001
14727209	+ Farneth & Thomasvich, 437 Grant St #1000, Pittsburgh, PA 15219-6013
14735192	+ First Commonwealth Bank, c/o Preston Jaquish, Esquire, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1220
14707232	Kubota Credit Corporat, 4400 Amon Carter Blvd St, Fort Worth, TX 76155
14707233	+ McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
14727216	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14707236	#+ Patricia Skeriotis, 1206 N. Larrabee Street, Hollywood, CA 90069-2004
14727217	#+ Patricia Skeriotis, 1206 N. Larrabee Street, Los Angeles, CA 90069-2004

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14727202	+ EDI: CITICORP.COM	Feb 09 2023 04:44:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14727204	+ EDI: CITICORP.COM	Feb 09 2023 04:44:00	CBUSA/Sears, 13200 Smith Road, Cleveland, OH 44130-7802
14727203	+ EDI: CAPITALONE.COM	Feb 09 2023 04:44:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14707229	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 08 2023 23:40:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14727212	+ EDI: CITICORP.COM	Feb 09 2023 04:44:00	Macys dsnb, 9111 Duke Boulevard, Mason, OH 45040
15149655	EDI: IRS.COM	Feb 09 2023 04:44:00	Department of Treasury, Internal Revenue Service,

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			Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14727208	+ Email/Text: kburkley@bernsteinlaw.com	Feb 08 2023 23:41:00	Duquesne Light Company, c/o Allison Carr, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
14707231	+ Email/Text: SAABankruptcy@fcbanking.com	Feb 08 2023 23:40:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14707228	EDI: JPMORGANCHASE	Feb 09 2023 04:44:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14725838	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Feb 08 2023 23:40:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14707234	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2023 23:40:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14707235	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14707235	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14707237	EDI: PRA.COM	Feb 09 2023 04:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
14707238	+ EDI: RECOVERYCORP.COM	Feb 09 2023 04:44:00	PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021
14728137	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14728137	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14727220	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	SYNCB/Dicks, PO BOX 965024, Orlando, FL 32896-5024
14727222	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	SYNCB/LOWES, PO Box 965036, Orlando, FL 32896-5036
14727223	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	SYNCB/SAMS CLUB, PO Box 965036, Orlando, FL 32896-5036
14727224	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	SYNCHRONY BANK, PO BOX 965024, Orlando, FL 32896-5024
14727221	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
14792817	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14757815	EDI: AIS.COM	Feb 09 2023 04:44:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14707239	+ EDI: WFFC2	Feb 09 2023 04:44:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14740921	EDI: WFFC2	Feb 09 2023 04:44:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr		Duquesne Light Company
cr		Kubota Credit Corporation
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14727199	*+	Alliance Laundry Systems LLC, c/o Kohnner, Mann & Kailas, S.C., 4650 North Port Washington Road, Milwaukee, WI 53212-1077
14727200	*	Beaver Co Drs, Court House Annex Third, Beaver, PA 15009
14727201	*+	Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
14727206	*+	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14727207	*	Dorothy Michalek, 2058 Broadhead Road, Aliquippa, PA 15001
14727210	*+	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14727205	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14727211	*	Kubota Credit Corporat, 4400 Amon Carter Blvd St, Fort Worth, TX 76155
14976767	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14727213	*+	McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
14727214	*+	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14757267	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14727215	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14727218	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
14727219	*+	PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021
14708326	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14727225	*+	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Kubota Credit Corporation bnicholas@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@verizon.net
Joshua I. Goldman	on behalf of Creditor MCLP Asset Company Inc. josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Steven G. Skeriotis ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

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Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Robert J. Taylor

on behalf of Creditor Beaver County Tax Claim Bureau rjt52@hotmail.com barristerob@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Samuel James Pasquarelli

on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com pms@sgkpc.com

TOTAL: 10